



Financial Literacy

Riyali Foundation
for Financial Literacy

Company Profile

About Us

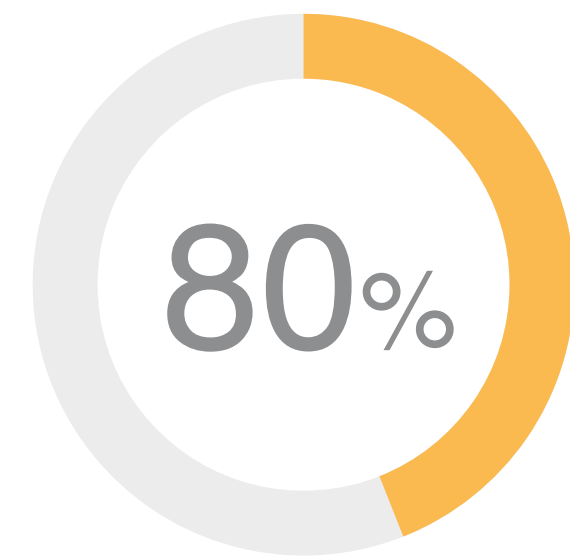
About Riyali Foundation for Financial Literacy

- Riyali was established in 2012 in response to a growing need to enhance financial literacy and awareness within the community. Since then, it has evolved into a leading initiative dedicated to empowering individuals with essential financial knowledge and skills.

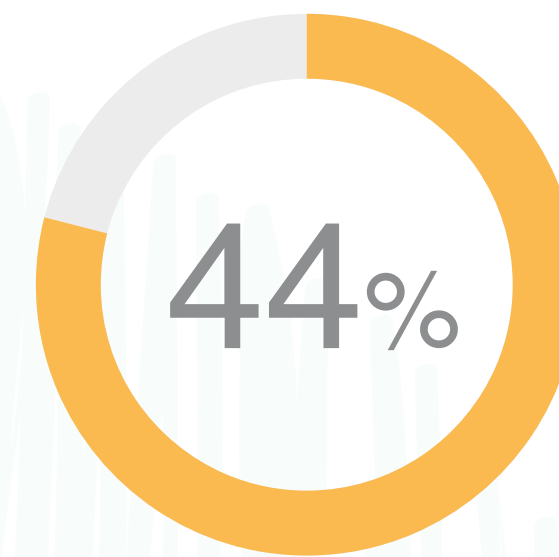
To date, Riyali has reached over 4 million beneficiaries and developed more than 65,000 ambassadors who have contributed to expanding its impact. Their collective volunteer efforts have generated an estimated economic value exceeding SAR 83 million, reflecting the initiative's sustainable impact and its role in fostering financially responsible communities.

- In 2023, the Riyali Foundation was established as an independent private foundation to continue its mission of empowering individuals and developing their financial capabilities. This initiative aligns with the Kingdom's Vision 2030 goals, which aim to raise the national household savings rate from 6% to 10%. Riyali seeks to build a society capable of making sound financial decisions that ensure a stable future and a dignified life. The foundation focuses on spreading the principles of financial planning, promoting a culture of saving and investment, and instilling responsible financial behavior.

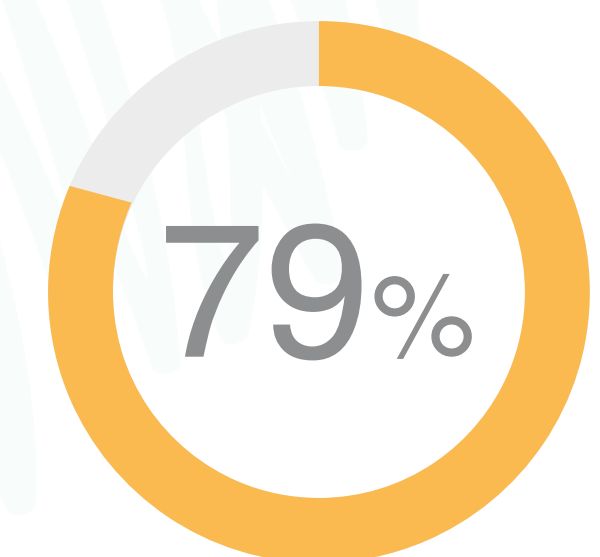
We launched a variety of programs to promote financial awareness. Based on our extensive experience in the financial sector, we identified challenges that affect the needs of individuals and society. To identify these challenges, we conducted a large scale survey across the Kingdom, which revealed some striking results:



of Saudi youth spend on wants rather than needs.



lack savings of even a single Riyal.



emphasize the necessity of educating financially before the age of 12.

These indicators motivated us to establish a system of specialized programs that promote financial knowledge and develop behaviors related to money. We are on a continuous journey to create a conscious and sustainable financial impact.

Vision & Mission

Our Vision:

Towards a society capable of
making sound financial decisions

Our mission:

Empowering individuals to build their
financial capabilities by providing them
with the knowledge and tools to improve
financial well-being

Core Values

Our work and initiatives are anchored in a set of core values that constitute our professional charter and form the foundation of our methodology in building financial awareness. These values guide our progress and ensure an unwavering commitment to responsibility and excellence in every service we provide.

Innovation

01

Engagement

02

Partnership
and Cooperation

03

Sustainable
Impact

04

Strategic Goals

Building an integrated financial awareness ecosystem that drives lasting community impact through the following strategic objectives:

Capability Building Enhancing and developing individual financial literacy and competencies.



Cultural Integration Instilling financial awareness concepts and practices at both individual and organizational levels.



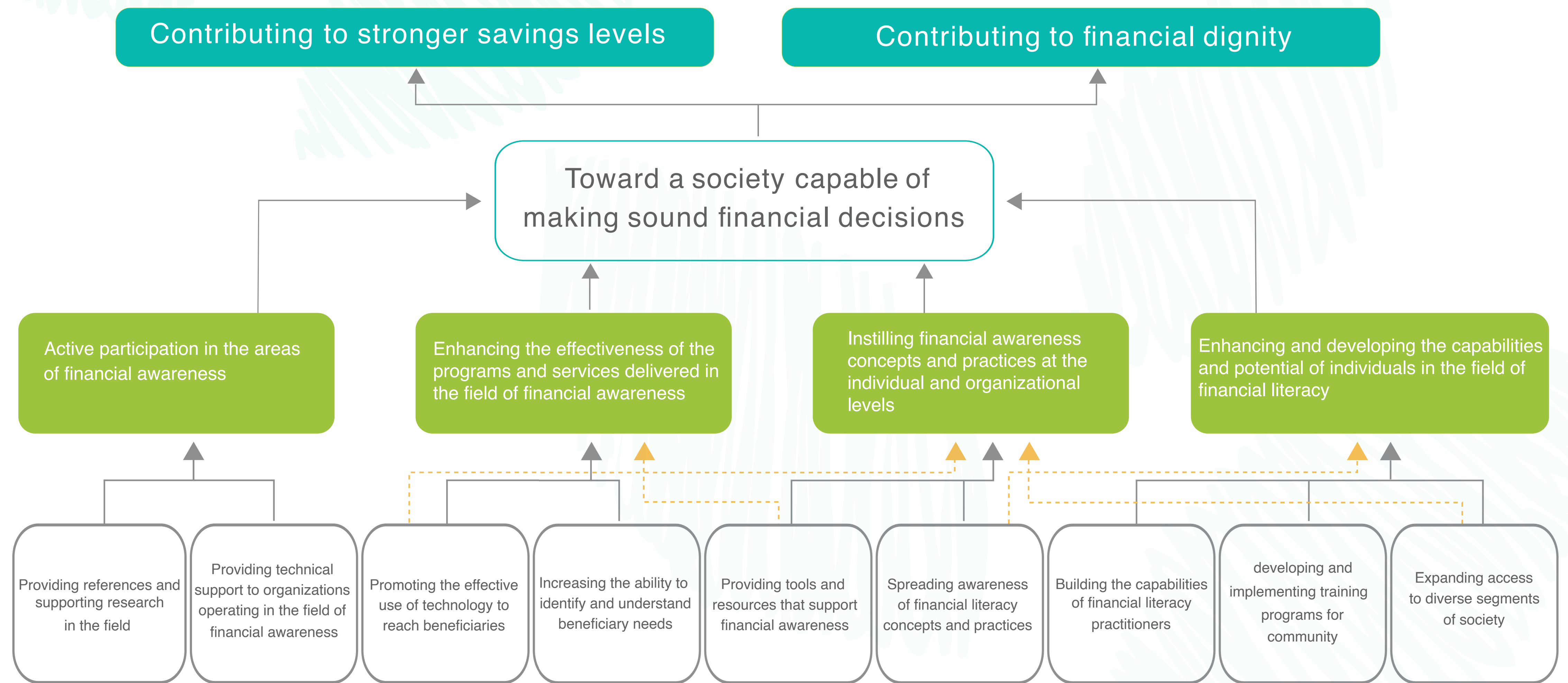
Operational Excellence Continuously developing the effectiveness and quality of our programs and services.



Strategic Engagement Expanding active participation and leadership within the financial awareness landscape.



Theory of Change



Linking Financial Literacy to National Indicators

Financial literacy is a strategic priority that contributes directly to the objectives of Saudi Vision 2030. By strengthening personal savings and financial stability, it intersects with key Central Bank (SAMA) indicators, including financial inclusion, sustainability, and the reduction of debt defaults.



Increasing Household Savings
(Vision 2030 Key Performance Indicator)



Financial Sector
Development and
Diversification



Enhancing the
Contribution of
SMEs to GDP



Promoting Financial
Inclusion



Improving Quality of Life

Strategic Achievements & Alliances

Impact & Key Initiatives

- Building on its commitment to advancing financial literacy and creating meaningful social impact, Riyali continues to deliver a range of targeted programs and initiatives designed to empower individuals and promote financially responsible behaviors across diverse segments of society.
- Through these initiatives, Riyali continues to strengthen financial awareness, empower individuals, and promote sustainable financial well-being.

These agreements foster a synergistic integration between the for-profit and non-profit sectors, broadening the reach to target demographics and cementing Riyali's position as a credible national partner in advancing financial literacy.

Awards



2021

Second Place in the 14th Edition of the Arab Corporate Social Responsibility Award



برنامج تطوير
القطاع المالي

2019

Gulf Sustainability and Social Responsibility Awards for Best Educational Program and Best Team in Social Responsibility



Riyali Foundation honored by the Ministry of Finance's Financial Sector Program

2021



IBX International Award for the Riyali Program

2018



Arab Social Media Leaders Award – Economy Category

2015



UK Learning Technologies Award for Best Public Sector and Non-Profit Project

2018



Makkah Excellence Award

2013



Community Development Award at the Saudi Corporate Social Responsibility Summit

2014

Our Partners in Prosperity and Growth

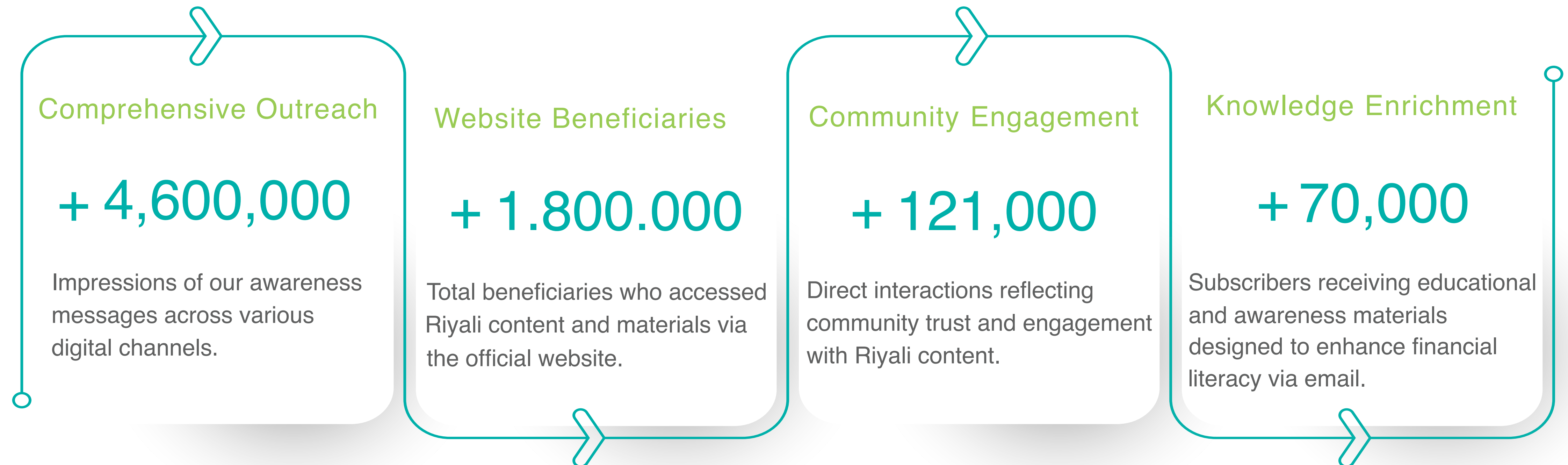


Our Partners in Prosperity and Growth



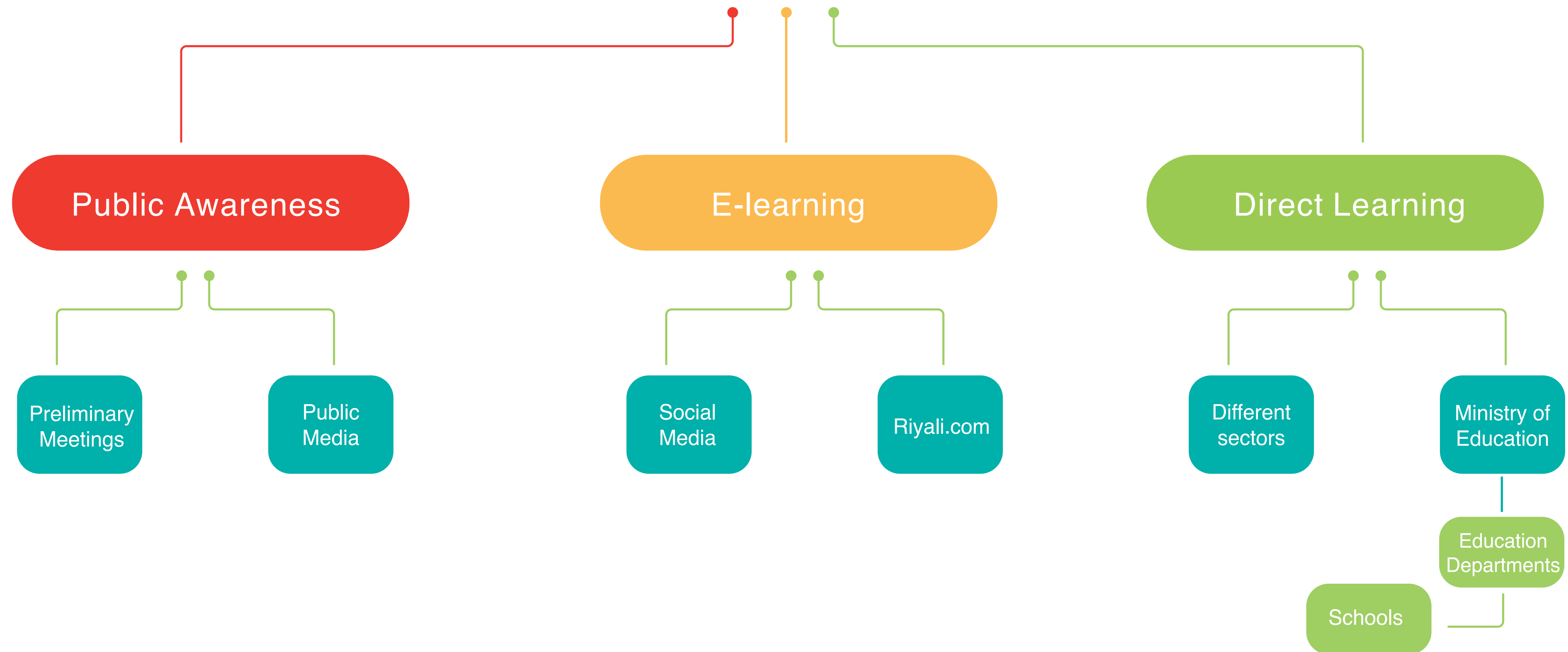
Our Digital Impact

Expanding Outreach... Empowering Society



Our commitment to financial literacy goes beyond numbers; we aim to build a generation capable of planning for its future.

Executive Channels



Our Programs

We offer a comprehensive portfolio of programs and initiatives designed to advance financial awareness and strengthen community capabilities. These initiatives are organized under three main pillars, each of which contributes to empowering individuals and institutions with financial knowledge and enabling them to apply it effectively.

Riyali Partnerships

Riyali Research

Riyali Projects

Riyali Academy

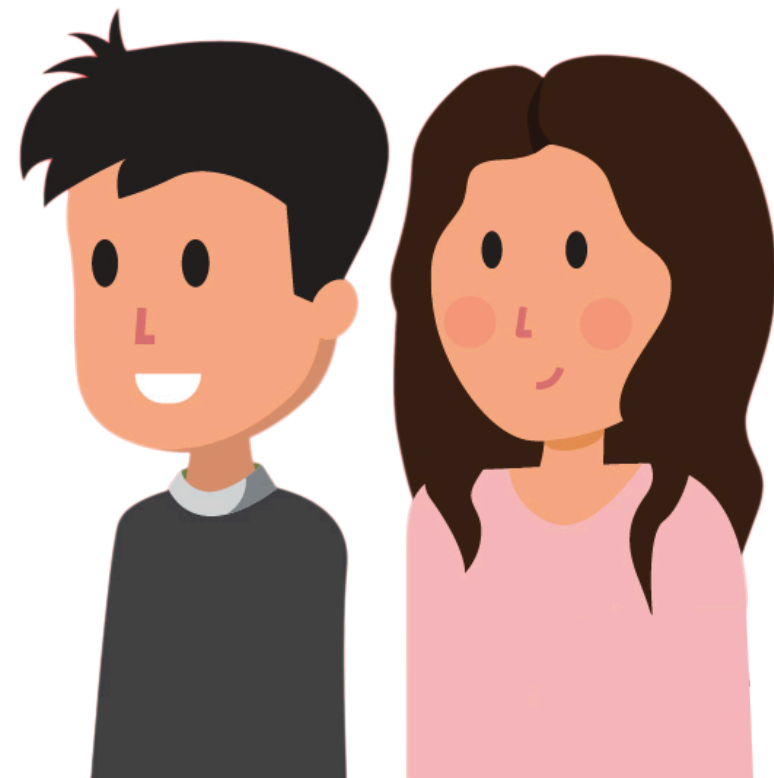
Riyali Academy



Our specialized educational programs are designed to enhance the financial and cognitive capabilities of individuals across society through rich learning experiences that combine knowledge with practical application.

- Interactive workshops
- Training camps
- Accredited and specialized courses

Training Courses



Ajyal | For middle school stage students
(Ages 12–16)

A program specifically designed for middle school students, with the aim of instilling and promoting a culture of financial awareness while also developing their entrepreneurial skills.



Ashbal | For primary stage students
(Ages 9–12)

A program designed to equip children with financial literacy and help transform their behavior in ways that strengthen their personal financial awareness and encourage values of dignity through wise spending and bringing joy to others.

The Ashbal version of the game is also available for younger age groups, ensuring they build a strong financial foundation right from the start.

Training Courses

Shabab

For high school and
university students
(Ages 9–12)

An awareness program that aims to enable participants to understand the fundamentals of financial awareness and resource management by developing sound planning and decisionmaking skills suited to different stages of life.



Training Courses

Basics

(Ages +16)

A training program designed for individuals with the objective of providing financial literacy and awareness by equipping them with the tools necessary to make sound financial decisions that contribute to a dignified life different stages of life.

Basics with Sign Language

(Ages +16)

A tailored version of the Basics course delivered in sign language, developed to reach a wider segment of society, enhance their financial literacy and awareness, and empower them with the tools necessary to make sound financial decisions.



Riyali Club

For university students
(Ages 18–24)

Riyali Club

The Riyali Club is an educational initiative designed for university students aged 18 to 24. It aims to empower them with financial skills through practical experiences that prepare them to take thoughtful steps in planning and responsibility. The initiative is implemented under the supervision of the educational institution itself.

To promote financial awareness, the club continues throughout the academic year and includes a range of programs and activities ,covering financial planning, saving, investing, and borrowing helping students develop their personal skills and build their financial culture on a solid foundation.

Participation takes place through :



Riyali Projects



Our innovative projects serve as bridges connecting financial knowledge with practical application, equipping individuals and institutions with integrated tools and solutions that contribute to building a financially aware society.

- Integrated digital solutions
- Financial education tools
- Development and implementation of specialized training programs
- Capacity building for professionals in financial awareness

Riyali Competition

The competition is designed to promote a culture of financial planning, saving, and electronic investment in conjunction with Global Money Week. Male and female students compete to win the Riyali Challenge

The competition includes three tracks.

Track 1

Financial literacy and savings challenge through answering direct questions. The competition includes three tracks.

Track 2

Awareness and education challenge through the creation of a video clip, including motion graphics or infographic design.

Track 3

Success Stories and Individual Education Challenge, where students share their personal stories about saving and investing and transfer their experiences to their peers.

Our Tools

Riyali offers a suite of digital tools designed to promote financial awareness and empower individuals to manage their finances with confidence and clarity. These tools are created to provide users with practical support that helps them plan, track, and make informed financial decisions that contribute to long-term financial stability.



Savings Calculator

Helps users estimate how much they can save over time by setting aside part of their monthly income.



My Savings

A savings planning tool that helps users define a financial goal and calculate how long it will take to achieve it.



Training Tools Guide

A simplified reference guide that includes the tools and materials used in financial awareness programs and courses.



Budget Calculator

Enables users to organize their income and expenses and understand how to allocate them more effectively.

Riyali Ambassadors

The Ambassador Program is one of the core pillars of Riyali, providing a structured framework for recognizing individuals who contribute to spreading financial awareness within the community and the education sector

The program classifies ambassadors and teachers

according to their level of participation and impact, while also tracking their initiatives, awareness activities, and volunteer efforts. Based on this classification, they are awarded a variety of incentives that reflect the value of their contributions and motivate continued engagement

Riyali Research

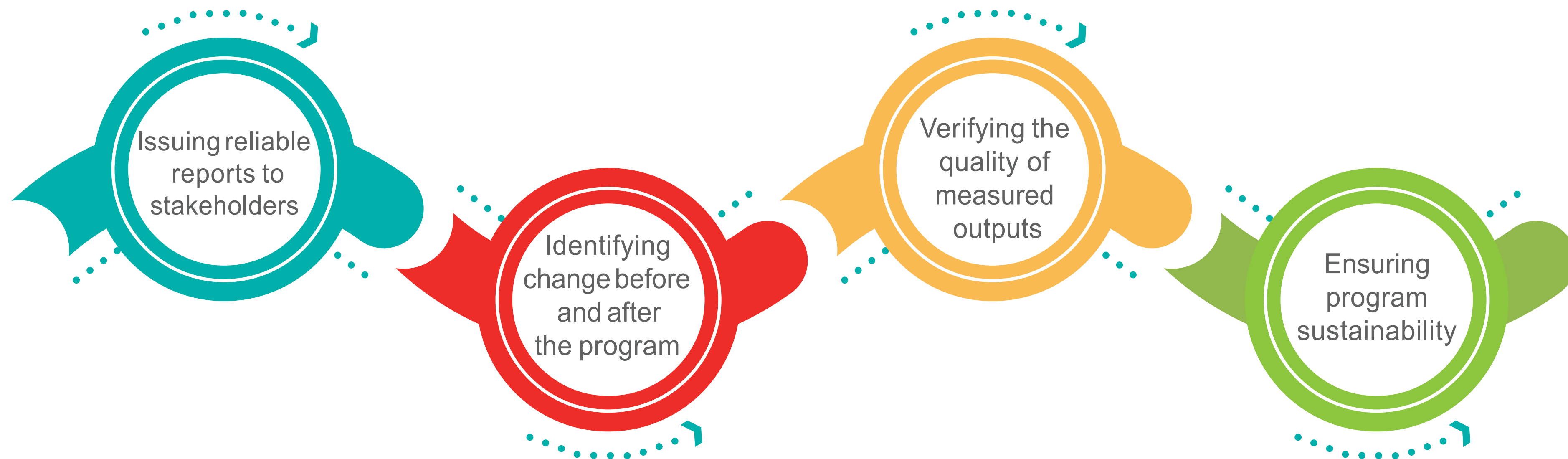


Our research efforts focus on strengthening financial awareness through knowledge production and the development of scientific tools. This enables us to evaluate and continuously improve our programs while building an innovative knowledge environment that empowers society individuals, and institutions alike.

- Impact measurement and continuous program evaluation
- Development of new knowledge products
- Knowledge sharing and thought leadership
- Provision of supporting references and studies in the scientific field

Impact Measurement

As part of Riyali's efforts to enhance the effectiveness of training content and ensure the intended benefit and impact for program beneficiaries, the Riyali Program Impact Measurement project was launched with the following objectives:



Field Study Methodology

A comprehensive field study was launched to evaluate the direct impact on beneficiaries, based on rigorous scientific surveys:

16

Cities covered around the Kingdom

24,730

Statistics of participants in the study, including students and parents

1

Financial Knowledge

Measuring the level of understanding of financial terms and basics, and the cognitive attainment of the program.

2

Financial Beliefs

Understanding the extent of change in self-confidence, and acquiring a sense of financial dignity and independence

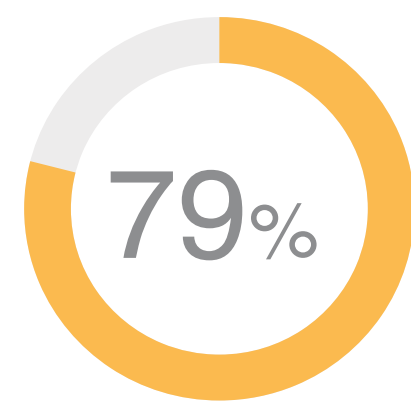
3

Responsible Financial Behaviors

Applying actual practices in saving, budgeting, and making investment decisions.

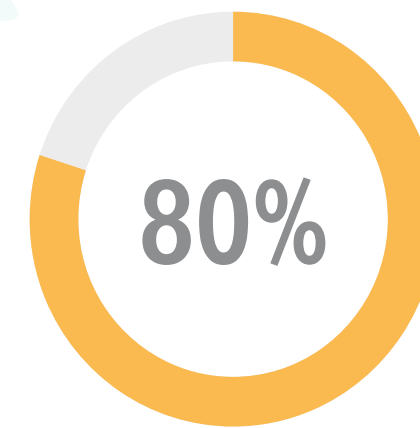
Impact of the Riyali Program: Results of the Field Study

The results of the study revealed that students who benefited from adopting positive financial behaviors across their different educational levels.



Financial Beliefs

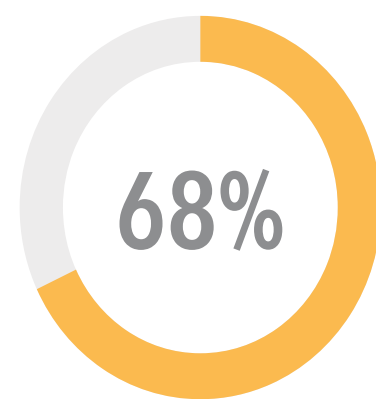
Confidence and dignity acquired



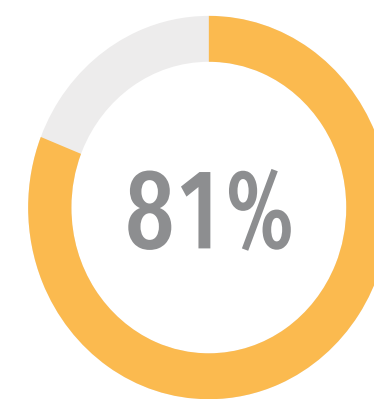
Financial Knowledge

Knowledge increase among them

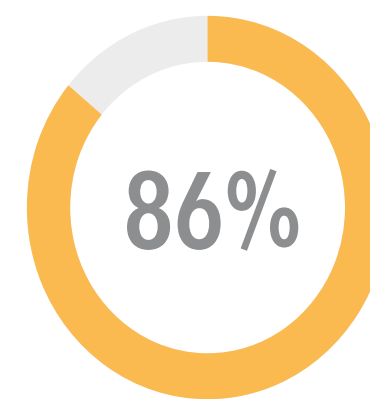
Responsible Financial Behaviors:



STARTED INVESTING OR
CONSIDERING IT (Started
investing or considering it)



STARTED SETTING BUDGETS
(Started setting budgets for the
Riyali Program)



STARTED SAVING (of started
saving started after the Riyali
Program)

STUDY LOCATIONS ACROSS KSA

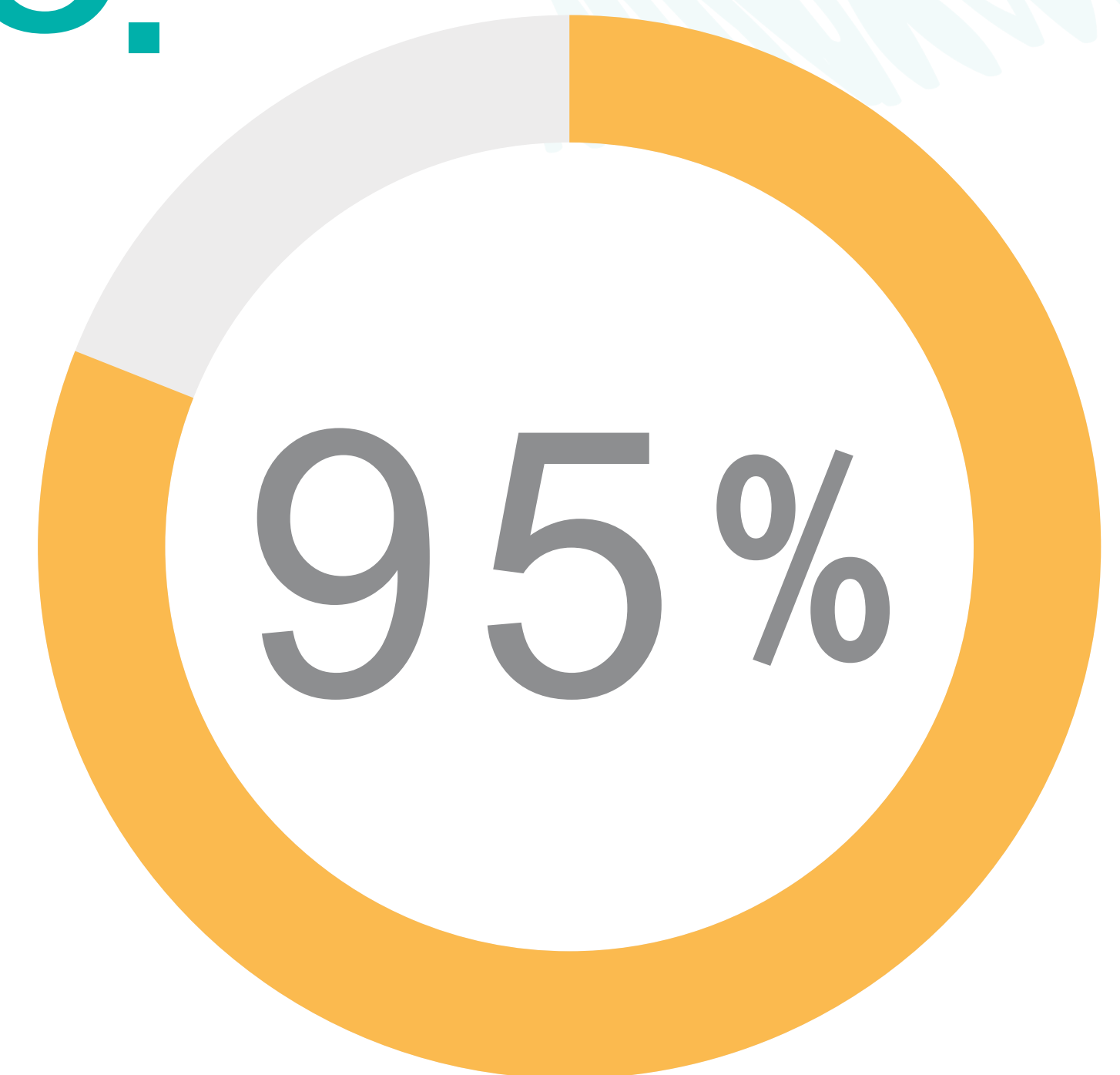


Beneficiary Satisfaction Rate:

The data shows that satisfaction rates for the Riyali Program were high, with detailed indicators reflecting positive satisfaction levels in both the educational and competition tracks, confirming the quality of the educational experience.

Social Return on Investment (SROI):

social and economic value for every SAR 1 invested.
The Riyali Program achieved a return of SAR 7.18 in



Riyali Podcast

The Riyali Podcast initiative was created as a platform that enriches those seeking reliable information through content grounded in, deep expertise in the field of financial awareness presented in clear language and in a style suitable for different segments of society.

The podcast covers a wide range of topics and, through its diverse examples, accurate information, and relevance to people's needs, has become one of Riyali's key tools for spreading financial awareness.



+ 21,000
podcast downloads



Our Strategic Partnership with the Ministry of Education



The strategic partnership between the Ministry of Education and the Riyali Program was established in 2017. Over the years, it has evolved into a leading force for advancing financial literacy within the educational ecosystem.

This integration has been instrumental in extending our programs to millions of students across different educational levels. It has also enabled the qualification of tens of thousands of ambassadors who have carried the message of financial awareness into their schools and communities. Today, the impact of this partnership extends across every educational department in the Kingdom.

All Educational Departments
across the Kingdom

Leadership in Empowerment... Inclusivity in Reach

The Riyali journey embodies a success story in expanding financial literacy to encompass all segments of society. Through a methodology rooted in investing in human capabilities and intensifying training hours, we have succeeded in creating a widespread awareness movement. We do not just offer programs; we create a cumulative impact that contributes to economic growth by empowering individuals with the skills necessary to manage their financial future with confidence.



+ 83M SAR

Economic Return on
Volunteerism



+ 65,000

Ambassador



+ 5,000,000

Training Hour



+ 4,000,000

Beneficiaries

Presence that matches ambition... awareness that touches society

At Riyali, we believe that financial awareness is a culture that begins with a word and grows through practice. That is why we activate all our channels to stay close to society through:

1. Digital Platforms and General Awareness: Creating daily creative and educational content aimed at simplifying complex financial concepts and making financial culture part of society's everyday conversation across various social media platforms.
2. Riyali Ambassadors: Building a national network of qualified ambassadors who carry the program's message and extend its impact across different regions of the Kingdom, contributing to the transfer of financial knowledge in an inspiring and influential way.
3. Newsletters: Providing interested audiences and beneficiaries with the latest updates, practical tips, and periodic financial reports through integrated newsletters and bulletins that keep them continuously informed about everything new in the world of financial awareness.

Success Stories

Success stories are the outcome of our efforts and a living testament to an impact that has extended beyond awareness to influence behavior and create meaningful change reflected in the lives of individuals and society.





Financial Literacy



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